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Bassano Recorder

Volume 1, No. 38.

BASSANO, ALBERTA. THURSDAY, SEPTEMBER 10th, 1937.



Subscription: Canada, \$2.00 per year; U.S.A., \$2.50

Financial Statement Submitted; Bd. of Trade

President Voices Desire For More Co-operation of the Members

SMALL ATTENDANCE

The first regular meeting of the Bassano Board of Trade, since the arrival of the holiday season, was held on Wednesday evening at one o'clock in the Hotel Cafe. The president, Mr. James Johnston, occupied the chair. Attendance was small, owing to several members being unable to attend, only 16 members being present.

The minutes of the last meeting, held on June 22nd, were read by acting secretary Harper, and were adopted. The executive committee had no report prepared to read at this meeting.

The secretary read the report and financial statement of the First World Stampede and Sports Day held at Bassano under the sponsorship of the Board. While the financial statement showed that very little for the treasury had been received, it was pointed out that the value of the property upon which it was held had increased immensely. New grandstands had been erected, a platform built, and corrals improved, not to mention many other additions. A brief discussion of the matter brought to light many points to be remembered on future Sports Days, whereby expenses may further be cut to a minimum and the net proceeds be enlarged.

On the day's activities, the Carnival and Dance conducted on the evening in the rink building proved the greatest source of revenue.

Mr. Harper, behalf of the Dance Committee, reported that the report of his committee had not been prepared for filing at this time but would be ready by the next meeting. However, he had in his possession the figures of the revenue derived from the dances throughout the summer season. The figures while impressive, were not as great as those in the Board showed a fair sum had been obtained.

A report from the local Scout Troop, which has been in existence, was given. The report gave all the details of the Scout activities conducted up to August 31, 1937. At the request of the Troop, the sum of \$30 was donated to go towards defraying the expenses of the recent Scout Camp held in the community.

Reference was made to the attention of the members by Mr. McLaw, that the local cemetery was in a very sad state of disarray, the graves being covered with Russian Thistle. The Scout weeds of all kinds. The local Scout troop had undertaken to clean part of the cemetery, and work was commenced Saturday. It was recommended that the system of irrigation on these grounds be changed, so as to prevent further flooding and waste of water.

The water system was suggested by Mr. McLaw, to replace the old system of ditches running north and south, east and west. The water was left in the hands of the executive committee in charge of the cemetery.

In the past it was revealed certain measures had been made to keep cars from travelling around the local race track, cutting it up, and ruining the grass in front of the grandstands. Further steps are to be taken by the Board to prevent this occurrence, as past warnings and measures have proven unheeded.

Following the business part of the meeting, President gave a short address on matters of interest to all members. He expressed his disappointment at the lack of interest taken by members, on the various committees. He gave his belief that there were insufficient criticisms of the meetings on the expenditures of these bodies, and few suggestions as to how more profit could be obtained. He gave a short outline of the work done by some of the various committees, and issued a plea for more co-operation between members and committee-men.

The meeting adjourned at approximately 8:45 p.m.

BIRTHDAY PARTY

Husar, September 13.—A rather peculiar coincidence: Messrs. J. V. Elliott and E. J. Bell celebrate birth days on the same day, and each has a brother in the States celebrating on the same day. This year, Mrs. J. V. Bell, in honour of this occasion, invited her son, Mr. J. V. Bell, and Mr. J. V. Elliott to a Cluny garage.

John Weimiller, operator of the garage, said he had previously treated two companions of the truck driver to home-made chophouse dinner in his garage. In the garage, the truck driver picked up a jar and took a long drink of the contents.

Mr. Weimiller told the police the mixture of formaldehyde and lubricating oil was used as a penetrant, oil-on-rust machinery in the garage.

Doth thou love life? Then do not squander time, for that is the stuff life is made of.—Franklin.

The power of applying attention, steady and undistracted, to a single object is the sure mark of a superior genius.—Chesterfield.

Gleichen Tennis Club Visit Sunday at Bassano Courts

Gleichen racquet wielders paid another visit to the Courts of the Bassano Tennis Club on Sun.-eve, last. Although it was the privilege of the Gleichen Club to host the visiting team, their players prefer to play at Bassano, where there are three first Courts, all in good shape.

Play was commenced at 1:30 p.m. and continued until dusk, but all matches were played in two sets. Men's doubles were played in two sets, the result being decided in the local club being successful in reversing its more or less serious defeat at the hands of the Gleichenites last month, when the locals only managed to win two matches, with several players out of town.

Both Clubs were pretty nearly at full strength and some very fine games resulted. When the smoke finally cleared away, Bassano had won four games to two, and the two sides were tied again.

Play was suspended on the short end with strong winds. Owing to the number of matches to be played, and the limited time, the American Count System was invoked, whereby the player or tennis official counts nine games won, described the winner.

The following is a complete summary of the games played and the results, with the names of the Bassano players on the left and Gleichen on the right.

Men Singles

Bassano	Gleichen
G. McLaw 4	M. Hayes 4
M. Hayes 4	G. Yates 5
R. Donaldson 9	C. Birch 2
Wm. McLaws 3	A. McCallum 1
A. Cathro 9	H. Birch 5
Goldie Smith 9	D. Bond 5
A. Johnstone 8	Wm. McCallum 5
W. P. Macbeth 9	M. Hutton 1

Men Doubles

Bassano	Gleichen
M. Hayes & R. Donaldson 9	Wm. McCallum & C. Birch 5
M. Hayes & W. P. Macbeth 9	M. Hutton & G. Yates 5
R. Donaldson & A. Cathro 9	A. McCallum & H. Birch 5
A. Cathro & D. Bond 6	

Women Doubles

Bassano	Gleichen
M. Hayes & R. Donaldson 9	Wm. McCallum & C. Birch 5
M. Hayes & W. P. Macbeth 9	M. Hutton & G. Yates 5
R. Donaldson & A. Cathro 9	A. McCallum & H. Birch 5
A. Cathro & D. Bond 6	

Drinks Formaldehyde Thought It Wine

Following factors have tended to raise price: Heating oil, coal, oil, and Japan in view of severe price increases.

Complaints from Russia of slow heating operations and much damage to uncrop trees—World visible stocks a fall—European fruit prospects are poor.

Following factors have tended to raise price: Heating oil, coal, oil, and Japan in view of severe price increases.

Let us hope, for the sake of the wheat producers, and all of us, that it may be soon.

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New Machine to Check Soil Drifting Tested at Bassano

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Published every Thursday at the Office of the Bassano Recorder, in the Currie and Milroy Building, Bassano.
Advertising rates furnished on application.
NORMAN G. CARY
Publisher.

CANADA AND WAR

The Canadian Trades and Labour Congress in its present session at Ottawa passed a resolution bearing on two separate and distinct points both incorporated in the same resolutions, namely;

1. That it was unalterably opposed to war, and
2. That Canada should enter into no war unless, and until a referendum was submitted to the people bringing with it approval of the proposed war.

This resolution may be worth considering. No reasonable person would be expected to argue in favour of war, except perhaps, the manufacturers of munitions, or somebody with an axe to grind. It is only natural that the Congress would pass that part of the resolution without much debate. In any ordinary assembly it would pass unanimously.

The second part cannot, however, be dismissed quite so easily. Possibly the Labour Congress had one eye on Canada's geographical position with relation to possible war when it passed the resolution, and was thinking that any Nation bent on making war with Canada would first of all have to count on the armed forces of the British Empire, and secondly on those of our good neighbours to the south—but admittedly quite important hurdles to jump.

Sometimes though, persons cannot help but fight. A Minister of the Gospel would attempt to repel by force a looted robber. A pacifist will fight if he thinks he is going to get hurt or possibly killed. So must it be with nations. We, in Canada, are peaceful, and do not want war, but some day it might be forced on us, and there won't much time to talk, or even think, about a referendum. Recent flights by Russian airmen over Canada to the United States might have given the Labour Congress reason to think.

Imagining the British Navy crippled or subdued in a conflict with Japan. Where would the little men from Nippon strike next? Your guess is as good as ours, and we can well imagine the Canadian people indulging in a referendum, before getting prepared, if indeed Canada could prepare defences worth the proverbial tinker'sдан, in time to be any effective deterrent to a foreign invader.

If the resolution was aimed at participation by Canada in foreign wars, it should have said so. But that would lead us on to a discussion of the part Canada should play as one of the component parts of the British Commonwealth of Nations.

It is at least clear that it would be part of plain folly to ignore the lessons of Ethiopia and China. Furthermore, if our Canadian position is so eminently secure from foreign invasion that we can afford to indulge in a referendum before deciding to fight or quit, why is it that the United States with a Coast line approximating our own in length, but with more than ten times the man power should see fit to expend millions and millions of dollars in an effort to build up a modern up-to-date naval defence force?

ELECTION TALK

There is in the air, talk of an election. Aberhart has intimated it—Liberals and Conservatives have asked for it in the House. The People's League have endorsed it. With all that, it is not surprising that the man on the street is considering it also.

Who will win if there is an election? Feelers have been sent out by the political parties. Aberhart assures the world that the people of Alberta are ninety-five per cent behind him and his Social Credit party. The Herald and Post published a full page which would lead one to believe that Aberhart would win by a reduced majority. Perhaps that might hurt his pride a trifle, but would please him mightily nevertheless. Any other leader feeling quite so sure, would immediately send out the call to arms. But they might be wrong.

Several things are sure. The U.F.A. can't win. The Conservatives can't win. The Liberals can't win. Labour can't win. Social Credit can win, unless THE OTHER PARTIES UNITE, and if I am not mistaken, in my view, it will win, unless they unite. Any party leader who does not believe this should go and have his head examined. He ought to be elected leader of a suicide squad, and not of a political party.

MR. GRAY AND PARTY LEADERSHIP

One thing which has become clear of recent weeks is that Mr. E. L. Gray, elected last June as leader of the Provincial Liberal Party, struck a popular note when he intimated that he was not prepared to lead a narrow Liberal Political Party, but would consider leading a party which would include all the best interests of the province. He will not be the smart man we think he is if he thinks that he can win an election without the support of all those outside the Social Credit ranks, and that means fusion, coalition, union, and SUCCESS. The name of the party might be "Fusionists", "Unionists", "Coalitionists", "Peoples League or Party". In fact anything, except that even faintly smelling of Liberalism, Toryism, Labourism, or any other old-time party taint. If he does not decide to lead in this fashion, somebody else will be found who will be prepared to do so.

A CONTROLLED PRESS

Those who argue or seem to think that newspapers are in a position to abuse their freedom by saying what they please forget two vital facts, declares the Ottawa Journal editorial.

The facts of the law of libel, and the fact that a newspaper cannot fool its readers all the time. No newspaper can indulge in calumny, or defamation, or misrepresentation of any kind regarding any citizen, and get away with it. Against every newspaper, for every citizen there is the protection of the law. And that is another reason that selling a newspaper should not lose the circulation upon which it lives. The law of libel and the constant unwritten censorship by readers may not operate to make newspapers perfect. It may not prevent isolated happenings.

On the whole, however, and notably in British countries the system has worked well. It has certainly worked, and is working, better than the alternative—the thing that Mr. Aberhart would bring, and which the dictators have given Russia, Germany and Italy. Ex.

RIGHT HON. REGINALD MCKENNA, P.C. ON SOCIAL CREDIT

There is no such thing as "Social Credit." It is "phantomism" if there is no connection with credit at all, and no connection with credit in any way, is uncomprehended even by its own promoters."

The authority for this statement I light Hon. Reginald McKenna, P.C. who passed through Calgary with St. Salmon and the Edmonton Journal and interviewed by the Edmonton Journal at the Banff Springs Hotel.

In 1905 when Major C. H. Douglas was a newly-graduated engineer, Mr. McKenna was financial secretary of the British treasury. As chancellor of the exchequer during the early war years he was required, for an inspection reason, to make a tour of the country. He made a tour of the country at a rate of \$60,000,000 per week in order that England might maintain her armaments at the front. And he does not believe that it could have been done "with a fountain-pen," he said.

Mr. McKenna's name is perhaps best known to Social Credit, however, through his oft-quoted statement that "Social Credit is the only way to do it." A banker's job dealing with credit, is to judge both the underwriter and the customer. The only way he can make any revenue is by extending credit. There are many normally-selfish bankers who are naturally tempted to lend as much as they can. But he must make sure of having sufficient cash to meet the demands of his customers. In this case, he must be as responsible as possible that the loans he makes will be repaid.

"Social Credit," Mr. McKenna concluded, "is not credit." It is a meaningless phrase and that is all. During this time, he said, I made many of your younger people, I have a definite respect, sympathy and admiration for the fortitude and cheerful courage with which they have faced the difficulties of recent years. And I can only deplore the fact that some of them should have been so grossly misinformed in the northern schools of no relation to credit, and is apparently not even understood by its own authorities.

He did not say on Saturday, however, what he meant by it.

"It is perfectly 'true,'" he said, "precisely and completely true. But either Major Douglas, Premier Aberhart, nor any other Social Creditor I know of ever has really understood it. Let me illustrate."

"Supposing Mr. Aberhart, in his private capacity, came to me a banker, and asked me to give him a loan of \$1,000,000. I would say, 'I am the great Mutual Bank for twenty years and during that time I have advanced to the public credit amounting to about \$20,000,000,000' with a deposit of \$1,000,000. I received it. Supposing he then, in his public capacity as premier of Alberta urged me to advance a loan of \$1,000,000 to some municipality, I would be embarrassed to tell him of the province who could furnish no security."

"I might say to him, 'Certainly, Mr. Premier, provided you are willing that I shall not honor your cheque while this loan is outstanding, for our \$1,000,000 is all the money I have in deposit.' And he would explain, 'I have \$1,000,000 to create an additional deposit of \$1,000,000. You, etc., etc., once said so.'

"True," I would reply, "but the deposit you speak of would not be an asset to me. It would be a liability which I must be prepared to demand just as fast as cheques were written against it. It would be like your own deposit in that respect, and I cannot make the loan unless I am sure that I have enough cash or securities in my vault to meet all the cheques that the loan and the borrower might wish to draw."

And that is the whole point. It is rare that a loan creates a deposit, but every deposit is a liability to the banker—money he owes to the depositor and must be ready to pay on the instant. What a banker lends is not necessarily cash at the moment of loan, but his ability to pay cash at any moment—in other words, his credit.

"It is true that the demands made on the banker in the form of cheques are spread out and do not all come in at once. But if the banks in any event lend too freely against poor security, they will create a flood of deposits which they may not be able to 'meet.' Consequently, the ability of banks to lend depends not only in the security offered them but also on their ability to maintain a safe and adequate cash reserve."

Aberhart's trouble in recent years, as far as I can see, has not been his lack of credit but the lack of honest and good prices for crops. He ad no "shadow of doubt" that with the return of better seasons for the armen his prosperity would return, meanwhile, he said, the idea of having artificial "credit" on an estimate of future production developed later was "nonsense." For one thing, it was impossible to-day to measure the market value of the coal that would be mined 100 years from now. For another, unlimited credit would immediately lose its value.

"Even currency," he explained, "is its value in part to the law which says it legal tender but also to the fact that we have faith in it. If it were based in unlimited amounts money, like anything else, would become cheap. Which is exactly what happened in Russia and Germany. The ruble and mark became worthless because they became too plentiful."

But in any event, Mr. McKenna added, "Social Credit" as promoted to date is not connected with credit at all, and no connection with credit in any way, is uncomprehended even by its own promoters."

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Rifle Clubs Enter Champ. Meet.

Montreal, Sept. 15th.—What very well might be called the Great Canadian Biolley is about to get under way for Provincial and Dominion Championships. On September 15 to October 10 representatives clubs from some 1,700 sporting rifle clubs scattered all over Canada will enter the 1927 Dominion Marksmen 22 Sporting Rifle Championships Competition to be shot on a 20 yard target range.

These clubs are almost entirely made up of boys and young men who will the advent of organized shooting under the aegis of Dominion Marksmen spent both their time and their ammunition in taking pot

shots at live game, gophers, crows and every other odd stray cat. Now, from the point of view of 22 rifle addicts in every city, town and village in Canada will arise a championship team which will be judged on the best targets turned in.

This competition is open to teams of six members of nine and a maximum of seven or eight from any rifle group in the Dominion of Canada registered with Dominion Marksmen. Competitors must be bona fide enrolling members of the club for whom they are and the competitor may represent more than one group. Where groups enter more than one team, competitors may fire for one team only in each match. Team captain may, however, switch their personnel for other matches if they so desire.

A trophy will be awarded to the

team from each province making the highest aggregate score in the three matches. This trophy is the 22 rifle addicts in every city, town and village in Canada will arise a championship team which will be judged on the best targets turned in.

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BASSANO RECORDER

shields which will be awarded to the five high competitors on each of the three matches. Trophies will be awarded to any nine or eight member team entered by any one group. Each team will consist of a maximum of seven competitors, but only the five high scorers will be counted for the team match.

Club, however, must return all targets to the provincial match under penalty of disqualification. Each member of a provincial championship team shooting in the Dominion championship match must have shot for that team in the provincial match. Unless more than one team enters from a single club, there will be no decision for the championship of the province; but the team entered may compete for the Dominion championship.

Trophies will be decided by the fewest number of shots of the lowest count,

and by the use of the inner dotted carton.

OPINIONS

Brevity is the soul of wit.—Shakespeare.

Resolve will melt no rocks, but it can move stones.

I am sure a nation can be great which is not religious.—Clara Butt.

The Bible is ever modern in its application.

I pray thee, O God, that I may be beautiful within.—Socrates.

True friendship is always prospered by adversity.

Example is more efficacious than precept.—Johnson.

Liberty without obedience is confusion. Obedience without liberty is slavery.—William Penn.

The world is full of hope for the man who has hopes for himself.—Brierley.

Honor pushed too far is sure to miss its aim, however good, as the blow snaps that is bent too stiffly.—Schiller.

There is merit without elevation but there is no elevation without some merit.

There is no such way to attain to greater measure of grace as for a man to live up to the little grace he has.—Brooks.

The Facts About Banking in Canada

Reproduced from the First Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 7th, from 10:15 to 10:30, and Wednesday, September 8th, in the Daytime from 1:15 to 1:30.

Opening Broadcast Describes Meaning of Credit... Tells What a Bank Is... Outlines Subjects of Further Talks... Will Discuss Cries of "Monopoly" and Who Owns the Banks

Canada's Chartered Banks, through me, will tell you the facts about Canadian Banks and the banking system, a series of non-partisan, non-controversial broadcasts of which this is the first. There are many misconceptions and misapprehensions abroad regarding banks and banking. We believe that those who criticize the banks are thoroughly sincere and it is our hope that, as we proceed to present the true story of Canadian banking, we shall be given credit for complete sincerity.

Certainly there is a wideawake intelligence and an inquiring spirit alive in Alberta and a remarkable interest on the part of the people at large to obtain the facts. Many important questions have been raised and we intend to supply answers which are truthful and accurate. We prefer to have off the facts and then to form our own judgment as to what we have good reason for in our belief that we shall have lots of listeners.

The explanations that we intend to give in regard to Canadian banking are offered in response to a very evident and definite public demand and it is our hope that we are not fighting, nor resisting nor affiliating with any political party. Canada's Chartered Banks do not aim at controversy and will present their story without heat or recrimination. For example, no undue abuse of others for our belief that it must be a weak case indeed.

One of the leading questions in regard to banking is, of course, the question of credit. Let us illustrate credit to you briefly. There is no monopoly of credit, but there is the right of the right to extend credit. Of course, we do not. We do not have a monopoly, even of banking. Any group of responsible people, in West or East, can start a bank if they will. All that about that in detail, in a later broadcast. Manufacturers extend credit to wholesalers. Wholesalers extend credit to retail dealers. Merchants and retailers extend credit to customers. Canadian Chartered Banks furnish short-term credit to facilitate production, to move and market that production and to transact goods and services.

Soon the Alberta farmers will be hauling wheat to the elevators. If they had not built up their grain receivable position and the money to come back before they got their cash, it would be a long wait—until bank credit is what enables them to get their cash at the elevators right away. Individuals have money to lend to each other. The successful farmer lends money to his neighbour.

Let us take the case of two neighbours, farmers. Harry Brown, we shall say, has \$500 in a Savings Account in his nearest branch of a Chartered Bank. His neighbour, William Jones, a man who works at a nearby money, who feels that if he had \$250 he could buy hogs, feed them up, sell them and make a little profit; so he goes to Harry Brown and asks if his neighbour will trust him with a loan of \$250.

Mr. Brown, knowing that Mr. Jones is a decent chap, and trustworthy, says to him, "I'll give you \$250." He goes to the bank, draws \$250 of his \$500 and hands it to his neighbour. Mr. Jones buys the hogs, feeds them up, sells them, makes his profit and pays Harry Brown his \$250 with the understanding to be paid back.

If Mr. Jones had not known a neighbour both able and willing to help him, the Manager of his nearest bank would have been found, in some circumstances, a neighbour on whom Mr. Jones could call with confidence. In other words, he could have got his loan of \$250 from the bank.

It is the deposits such as Harry Brown's which form the basis of Canadian banking. Harry Brown is only one of over three million Canadian savings bank depositors in Canada, who have on deposit in the Chartered Banks a sum striking total of more than One Billion Five Hundred and Seventy Millions of Dollars. The fact is that the vast sums which are employed in building up this country have their source in the collective savings of thousands of people in all walks of life, who, through their work and thrift, have been able to build up small deposits.

The average savings deposit in the Canadian Chartered Banks is around \$350. At least it was \$350 on October 31st, 1926, as shown in an official return to Parliament. These returns are made periodically by the Government of the Bank of Canada. They are sworn statements by the banker and are made public to Parliament and in the newspapers. If a bank Manager should make a false return, he can be sent to jail. Such penalties are provided by law.

How did Harry Brown get the \$500 which he has on deposit in the bank? Let us say he got it by raising wheat. He probably started as a homesteader, averaging \$100 a month, he could make a success of it and, after three years of hard work, get his patient. This he did; and he earned his \$500 by the sweat of his brow and the help of no early hardships of homesteading.

That \$500 was one deposit that did not come from a loan.

When I speak of the hardships of homesteading in this wonderful western land, I speak of the physical system and understanding for myself, in 1909, took up a homestead some seventy miles north from Bassano and had to make my way to that homestead not very far from the Hail Hills Divide by team. This was before the Goose Lake Line of the Canadian Northern, now the Canadian National, was built through from Saskatoon.

I know what drought is, for when we had no rain, and no crop in a considerable area between the Bull Pound and the Berry Creeks. I used to stand on some high ground, far above the little rail storms travelling down the Creeks on either side of me, seven or eight miles

away, without a drop falling upon the parched piece of ground that I was trying to farm. Typhoid fever, alone or in combination with my next neighbour miles away, made it physically impossible for me to continue homesteading.

In the West, I feel that I am talking to folks. I went into western newspaper work serving a reporter in Prince Albert, Saskatchewan, Regina and Winnipeg; and also as an Editor in Winnipeg; so I saw it was on these Western Plains that one could call with confidence. It is only here, at the beginning and so it is that I speak to you not only as a bank official tonight. I speak to you too as one who knows your hardships from the real, abiding sympathetic understanding of the people and problems of this Province.

I do not mention these things by way of boasting. It is my hope that I shall be looked upon largely as one of you, the people of Alberta, who do not fear the open spaces. Proper, orderly, safe banking, essential to safe-guarding the depositors' funds, is a full-time job; no Bank Manager, or any executive, can do justice to his work and find time to stamp to the country with a view to informing the public. So the presentation of our facts simply, freely, plainly and accurately has become my work. It is wrong to say that banks care nothing about the public's goodwill. It is because they do care that I am here—a real official representing Canada's Chartered Banks.

I have spoken to you about Harry Brown, and Jones, and have told you how credit originated between them. Let me turn to another illustration of Bank credit. I want to tell you a true story which arose in Alberta recently. A few months ago, a fellow rose to show how bank credit extended to a merchant benefits the consumer.

I was talking to the Bank Manager in whose branch this circumstance arose and he said to me: "Bank credit has been born in this country." Without mentioning any names he told me of a credit of \$3,000 extended to a merchant the day before. The banker said to me: "This man, I understand, is a merchant, and he wants \$3,000 in bills on each of which he would be allowed, by his wholesalers, 5% discount (a saving of \$150) if paid before the tenth of the month. I asked him, 'said the man, 'to draw long on wanted money for, and that he said, 'Thirty days.' I asked him how he expected to be able to pay it back in the thirty days and the merchant replied, 'Because of this this man and never profit I can put on my sale, reduce my prices to the public, attract new customers, create goodwill, get my money out and repay the bank.'"

Continuing, this Bank Manager asked me, "What is the man's name?" I said his name is a merchant who paid \$150 paid to the bank as "rent" on the money the merchant saves \$150 on his bills and passes part of the saving on to the public."

I think everybody really knows at heart and will readily admit, that the man, woman or child who has a savings account in a bank must, at any time, be able to go to that bank in full confidence that he or she can draw out that deposit in full and with interest. No bank can say to a depositor, "We want your money for we need the credit based upon it to others without security and we cannot get it back." If you are a depositor you know just how you would feel in a case like that.

What is a bank? Above all things a bank is a place where you or your children can go and deposit your money with absolute assurance that any time you demand it you can get back the full amount and with interest.

That, I think, is the words the late Lord Snowden, formerly Philip Snowden, the great Socialist Chancellor of the Exchequer in Britain's Labour Government which succeeded by Sir John MacDonald. Lord Snowden, in 1925, said: "If the Banks were nationalized they would have to be managed as they are now if their solvency was to be maintained."

In later broadcasts of this series, you may hear from some Alberta Branch Bank Managers who have been your co-workers, neighbours, fellow-citizens and friends for ten, fifteen, twenty or thirty years, perhaps even longer. We shall show you how these men are, what they do, what they are, what they do, what they can do, as well as what they cannot do, and why. We shall explain their responsibilities, and endeavor to discuss their part in the community. The "thin air" or fountain pen" theory of money will be one of our subjects. We shall discuss "credit" at greater length. We will tell you about the earnings of bank managers and will do in greater detail with that cry of "monopoly." We shall discuss the story that we are part of "An International Ring."

In business in all Canada operates under such strict rules, such continuing government supervision and such close parliamentary scrutiny as do Canada's Chartered Banks. These are some of the things that we shall touch upon further as we proceed. I trust indeed that you will continue to listen in interest, for our Canada's Chartered Banks have confidence in the fairness of people who seek the facts and think for themselves.

You may obtain a printed copy of this broadcast at your local Branch of one of Canada's Chartered Banks. Any member of the staff will be glad to hand you a copy personally or you may have one mailed to you by writing your nearest bank.

We shall be on the air again at 1:15 to 1:30 to-morrow afternoon and every Tuesdays evening and Wednesdays midday, until this series of short talks about banking is completed. You have been listening to Vernon Knowles, representing Canada's Chartered Banks.

Watch for Announcement Giving Dates and Times of Second Broadcast.

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The SNAPSHOT GUILD SPECIAL PICTURE HOBBIES



ONE of the attractions of the hobby of amateur photography is that it provides an almost unlimited number of subjects within the hobby as a mere fact, while there are kinds of things that the eye can see. Ships, flowers, trees, clouds, locomotives, collectors, architecture, historical monuments, machinery, tables, horses, dogs, cats, birds, insects are only a few subjects which have their devotees as special hobbies. Enthusiasm and skill for photography come along with the collector's instinct, resulting in albums of photographs of the chosen subject that is a source of pride.

In addition to the enjoyment of making the photographs, the value of a special picture hobby is that it gives a lead to the accumulation of knowledge about the subject that is educational and broadening. If the photographer is taking pictures of flowers, he soon discovers that there are many things about flowers that he never knew before, but is likely to learn more, both at home and with ships. He is likely soon to be studying up on marine architecture and engineering.

He is also interested in photographing from the album of an insect specialist. This is a hobby which affords him the extra enjoyment of walks in the woods, fields and pastures for hunting specimens. He photographs them on the spot and captures them to take home for identification. He has a good opportunity here. He has a good opportunity to be a collector and amateur entomologist. Now he really knows about "beetle knees," "butterflies"

"eyebrows" and how many legs a caterpillar has. He finds that photographing insects in the open fields, woods or woods and fields, there are kinds of things that the eye can see. Ships, flowers, trees, clouds, locomotives, collectors, architecture, historical monuments, machinery, tables, horses, dogs, cats, birds, insects are only a few subjects which have their devotees as special hobbies. Enthusiasm and skill for photography come along with the collector's instinct, resulting in albums of photographs of the chosen subject that is a source of pride.

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John van Gulder

LETTERS to the EDITOR

Bassano, Alta.
Sept. 13th, 1937

The Editor,
Bassano Recorder,

Dear Sir:

Editor:—After perusing I will present to the readers the other side of the question, "The Facts About Banking in Canada," as broadcast over a radio station in the city of Vernon, B.C., last Saturday evening. The speaker was Vernon Knowles, ex-farmer, but now in the employ of the Canadian Chartered Banks in defence of the actions while dealing with the public.

First of all, he endeavored to impress his audience concerning the fact that a man, even though it was a severe spell of fever had remained with his fellows would have been in a far better position to sympathize with them, than he is.

As there is no free air over Alberta's Network of stations, and free space in the papers is of necessity limited, I will confine this letter to only two of the questions raised by Mr. Knowles in his first broadcast to the public.

"Any group of responsible people in west or east, can start a bank."

By "responsible" we understand that applicants must have the necessary capital to approach the Government Bonds to be issued with the Dominion Treasury, before they receive the paper currency that is necessary for the operation of a bank. They must also understand the intricacies of banking, in order to protect the interests of the bank as well as the people for whom banks are intended.

The first requirement eliminates most of the farmers, as well as many other people, while the second one leaves the field clear for the bankers themselves.

It is a well known fact that the head officials of Chartered Banks, receive princely salaries, earn expensive buildings, furnish them with all the modern comforts, in which they sleep, after which they are able to qualify. Only a few years ago, and there were many more banks operating than at the present time.

I have in mind a man who lost several thousand dollars when the bank in which he invested was liquidated, leaving his shares in a timber bank, and while he has been able to survive his competitors in trade, he is wondering what the future holds in store for him.

It is understandable that the knowledge and contacts which the large commercial bankers have of the hardware works of chartered banks is the very reason that they refrain from starting more banks.

HEALTH

A HEALTH SERVICE OF THE CANADIAN MEDICAL ASSOCIATION AND INSURANCE COMPANIES IN CANADA

DIPHTHERIA CAN BE PREVENTED

Diphtheria is caused by the poison or toxin produced by the diphtheria germs lodged in the human body, usually in the throat and nose. When diphtheria attacks the body, the latter seeks to protect itself, and does so by producing diphtheria anti-toxin or anti-poison, which counteracts or neutralizes the toxin. If this occurs quickly enough, the disease usually is arrested, the body can recover rapidly. Not only does recovery take place but something happens inside this human body which enables it, in most cases, to prevent a second attack of the disease.

Can protection be obtained after one attack of the actual disease has been gained without danger of death and without fear of the suffering the comes with the disease? The answer is "yes".

Diphtheria can be prevented by the injection of a specific extract of horse heart-tissue. This method is known as diphtheria immunization. The injections stimulate the body to produce the substances which are the fighting forces against diphtheria. These substances are not developed at once; they are not developed for this purpose but after the development has taken place, the person is immunized or protected against diphtheria, just as he would have been had he had an attack of the disease.

The effects of diphtheria can be eliminated. Lives can be saved and suffering prevented. Ask your family physician to give your children this protection by immunizing them against diphtheria.

north of the "Dry-Belt"—far smaller extent of suitable duck country than is generally supposed to exist. While the field marshes may be breeding grounds of ducks to the hundreds of thousands of Canadian, American and Mexican gunners who are accustomed to expect the full legal bag limits (and often more, alas!) as their annual due? Will there be enough ducks to satisfy demand? And, if not, what lies ahead? Certainly the answer is not a pleasant one.

Many are deluded into believing that when ducks are on the increase when they are seen concentrating on the remaining prairie marshes, that they are in reality increasing. A large number of birds where water and food exist, is the answer to whining and continually where. Too often this is not sufficiently taken into account. Over a very large extent of country, particularly from east to west, the prairie sloughs and shallow lakes are gone and, following eight successive years of drought, gone are the ducks.

Consequently a forced crowding of birds upon the remaining bird areas has been such a concentration that a splendidly courageous spirit of self denial prevails on the prairies. If this attitude is applied to the ducks as they swing southward, if a long-range view is taken towards people's attitudes, there could be a situation in the master of Wild-Fowl protection. In no part of the United States does the open season run for more than thirty days, which is shorter than that in force in any Canadian

Province. All legal shooting ceases at Christmas time in the United States (the last open season being in the month of January) and the whitewinged and greater sandhill cranes are now strictly prohibited. Bag limits are reduced to a minimum—to less than Canada. Canavasucks, Redheads, Ruddies, Buffleheads and Wood ducks are legally shot in any part of the United States at any time. Law-enforcement officers are active as never before. More than \$10,000,000 were spent last year in the U.S. through the Biological Survey Dept. to restore nesting grounds and provide sanctuaries for wintering birds. This is co-operative work.

May I, through your esteemed column, respectfully urge all those who resort to the duck marches in the fall to consider the migration and "tripe" fall—such as conclusion? A splendidly courageous spirit of self denial prevails on the prairies. If this attitude is applied to the ducks as they swing southward, if a long-range view is taken towards people's attitudes, there could be a situation in the master of Wild-Fowl protection. In no part of the United States does the open season run for more than thirty days, which is shorter than that in force in any Canadian

Yours truly,
A. M. Fordyce.
Editor: Rod and Gun
in Canada.

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Montreal,
Sept. 1, 1937

Editor, Recorder,
Bassano, Alta.

Dear Sir:—

A situation undreamed of a few years ago confronts the people of the western plains. Drought has come to stay, outstanding enemy of the wheat-grower and the stockmen over a wide area.

Governments, municipalities, religious organizations, financial institutions, are endeavoring in every possible way to combat with a problem which seems to have no solution. Under consideration ranging all the way from irrigation and direct monetary relief to abandonment of the dried-out areas.

Or, it is impossible, but if very great care, also one which is effective, is taken on the part of all those interested, is the drought of the great continental breeding-ground of most of our wild ducks—as well as of other water-fowl species. The former, in particular, former nesting-sites, the prairie ducks have been brought face to face with a condition which, without overstating the case, can be said to carry with it a threat of extermination. Species such as the Canavasuck, Redhead, Gadwall, Bufflehead, etc.—perhaps called "dry-belt" now comprises about one-third of the settled portions of the prairie provinces—the greater part of the natural wild duck range of Canada.

A limited duck-breeding range lies

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The Facts About Banking in Canada

Reproduced from the Second Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, September 14th, from 10:15 to 10:30, and Wednesday, September 15th, in the Afternoon from 1:15 to 1:30.

Tells How Bank Customers Have Been Paid \$416,000,000 in Interest in Ten Years... If "Fountain Pen" Could Create Money There Would Be "Land Office" Rush for Bank Shares... Money Not Goods, Only Means for Transferring Goods or Services... Credit is Attribute or Possession of Individual, in Assets and Character... Cannot Be Wiped Out by Stroke of Pen... Next Talk to Deal With Burden of Taxation on Canada's Banks.

In the last ten fiscal years Canada's Chartered Banks have paid out to customers in interest on their deposits over Four Hundred and Sixteen Million Dollars.

In our first broadcast we told you that banks safe and orderly banking is based above all things, upon safeguarding the depositor's funds. We now proceed to deal with the "fountain pen" theory. In my travels I have encountered two great misconceptions:

That the Chartered Banks create money by a stroke of a fountain pen — that we just write figures in a book and that is the way our deposits come into existence.

That we then loan these deposits, thus creating more making vast profits out of nothing.

Now wouldn't it be a great perpetual-motion machine if it were only true. I mentioned that in ten years we had paid out over Four Hundred and Sixteen Million Dollars to attract deposits. If we could create deposits by using only a fountain pen we need not have poured out such great sums at all.

You have all heard about bank failures in various parts of the world due to the fact that they were suffered by depositors. If it were true that banks could create money, simply by writing figures in a book, all that would be needed to avoid any bank failure would be a fountain pen.

And if banks could make fabulously profits on money created by magic from an ink bottle they would be paying sky-high dividends, everybody would be selling everything they had to buy bank shares and there would be a Land Office rush at Ottawa for bank charters. We shall deal with the mechanics of bank creation and profits in a later broadcast, but you will notice in the meantime, that nobody is scrambling to sell all that they own to buy bank shares and there is no Land Office rush at Ottawa for bank charters. Not that there is any difficulty about getting a bank charter, when responsible people apply for one.

Now you would not think that if the banks could perform all of the miracles, that they also set to work to invent some of their own, which, within the framework of the banking system, would secure characters and perform these miracles themselves?

Much of the disapprehension about how banks work is based on a fragment taken out of a statement made in 1925 by the Right Honourable Reginald McKenna, Chairman of the Midland Bank in England. That fragment is: "Every loan creates a deposit." From that statement, standing by itself, many wrong conclusions have been drawn. Mr. McKenna is here in Canada. He was asked in Banff the other day to comment on his old quoted statement. He replied that it was true that a loan creates a deposit but that such a deposit would not be an asset on the bank's books but a liability — a debt which the bank must be prepared to meet on demand just as fast as cheques were written against it.

He also pointed out that every deposit is a liability of the bank — money the bank owes to the depositor and must be ready to pay on the instant.

You will remember the farmer, William Jones, who featured in our first broadcast. Being a hard worker and an honest man, he owns his farm and the outfit to work it, and this year he has a crop. However, he is still short of ready cash. What can he do? You just wait and see what happens in this matter of loans and deposits. The farmers in Northern Alberta this fall are having to use power units with their binders.

William Jones finds that he needs \$100. It is going to cost him \$100. This time he goes to the bank and asks the manager of the bank to lend him the money. He gives the Bank Manager his note and his account is credited with \$100 — minus the amount of deposit that has arisen from a loan.

Now let us show what happens to that deposit. Mr. Jones obtained his loan for a purpose. He proceeds to carry out that purpose. He gives a check to the implement manufacturer, who presents it at the bank and is paid, we will say, in bills — so the deposit which arose from the loan has completely disappeared. A Bank Manager would indeed have a right to object to a loan to lend that deposit ten times over.

Now some listening critic may say: "But suppose the implement man does not cash the cheque. Suppose he deposits it in his own account — in that case that is the loan created." The answer is that insofar as his deposit is concerned, it came from the marketing of his product. The implement man is doing something that is producible, some tangible thing transferred to the purchaser and paid for by him.

This deposit is in the same class as that of a man who saves and deposits a part of his wages. It represents his savings and goes into the wages of labour. Those depositors leave their money in the bank because they are satisfied to accept the bank's promise to pay instead of demanding cash. It is the accumulation of these funds that constitutes approximately ten per cent of cash always on hand, there are huge sums in other assets — which the bank owns — of such a nature that they can be converted into cash.

And we answer further, that the whole population is not going to close out its accounts all at once.

We answer, too, that banks, by experience, have found how much cash is likely to be needed from day to day. If you have a deposit in a bank, I'll wager that there is many a day — even many a week — when you do not call for any part of it. You do not withdraw all your money at once if you have immediate need of it. You put it there because you do not want to spend it. Banks know from practice how much they need to keep in cash to meet the average daily withdrawal. The result is set to work — some of it we have said, immediately realizable and the rest in short-term loans or in types of investment which ensure the greatest safety for the depositors' funds.

We answer further, that money is not wealth — it is only a means whereby wealth can be used and service is transferred. Your title deed to your house is not a house; your patent to your farm is not a farm — nor is a dollar bill, goods — it is only a title deed to real goods.

One five-dollar bill is not extinguished the moment one man pays it

himself was a borrower at the bank and when William Jones gave him the \$100 which he had borrowed, the dealer reduced his own indebtedness to the bank. What has happened? The total of loans at the bank has not changed — neither has the total of deposits in spite of the fact that the bank has made a new loan to William Jones. What does this illustrate? Nothing less than that the bank has fulfilled one of the prime purposes for which banks exist, namely: It has facilitated the exchange of goods and services; it has aided in distribution and it is doing the things that we like business going.

There is one more point I should like to mention and I am sure it is one which will be of interest to many of our listeners. Let us suppose that Mr. Jones, through bad luck, was unable to repay the \$100. What then? The bank which enabled him to pay his bill to the implement man, will have to pay the bill to the farmer. In other words, it is a bad debt. Too many bad debts would jeopardize the safety of the depositors' funds. It would take the gross rent on more than sixteen acres of \$100 each, at six per cent, for one year, to make up for that one loss.

Now our listening critic may say: "Oh, but in any case you have not enough cash to meet more than perhaps one-tenth of the deposits you hold — so, if ever you called for the depositors' loans at once you wouldn't have money enough to pay them. How do you answer that?"

Our answer is that if you will examine the sworn returns made by the banks to the Dominion Government, you will find that the average deposit is approximately ten per cent of cash always on hand, there are huge sums in other assets — which the bank owns — of such a nature that they can be converted into cash.

And we answer further, that the whole population is not going to close out its accounts all at once.

We answer, too, that banks, by experience, have found how much cash is likely to be needed from day to day. If you have a deposit in a bank, I'll wager that there is many a day — even many a week — when you do not call for any part of it. You do not withdraw all your money at once if you have immediate need of it. You put it there because you do not want to spend it. Banks know from practice how much they need to keep in cash to meet the average daily withdrawal. The result is set to work — some of it we have said, immediately realizable and the rest in short-term loans or in types of investment which ensure the greatest safety for the depositors' funds.

We answer further, that money is not wealth — it is only a means whereby wealth can be used and service is transferred. Your title deed to your house is not a house; your patent to your farm is not a farm — nor is a dollar bill, goods — it is only a title deed to real goods.

One five-dollar bill is not extinguished the moment one man pays it

to another. If Harry Brown buys a hat from Tom Jones for five dollars from Tom Jones' boy coat with it from Jack Robinson and Jack Robinson pays his grocery bill with it, there is \$15 of business done with one five-dollar bill — so you will see, by these plain illustrations, how people go along with their money in business, without having to keep on hand mountains of five-dollar bills.

On a train in Alberta recently I met a farmer who held the idea that banks create unlimited money by writing figures in a book. As I listened to him I was thinking of the part of the day coach I found out that this farmer had lost \$800 in a bank failure in another country. With part of the proceeds of his crop he had bought some cattle; the balance — \$800 — he had put into his bank and lost it when the bank failed. I asked him if he regarded that \$800 as simply some figures that somebody had written in a book and not actual money. I worked for it." He unwillingly agreed, that that labor and the production of new wealth had something to do with putting money in a bank.

Out of the fact that banks in practice keep about ten per cent of the available cash on hand, we developed this amazing distortion that we lend our deposits ten times over. A bank does not, cannot, create credit nor destroy it by a stroke of the pen. Credit is the personal quality of the creation of attribute of the borrower. No bank can create it for him. The borrower has it himself by accumulation of assets from his own work; by his own character, ability and willingness to work.

I would hate to try to convince any Alberta farmer or working man, whose savings came from his own production and his own labour, that his Savings Account was created by a stroke of the fountain pen. And I'd hate to try to convince him that the bank's liability to pay it to him in money when he wants it, can be wiped out by a stroke of the fountain pen.

Canada's Chartered Banks cannot and do not perform the miracle of making something out of nothing with a stroke of the pen. There is no black magic, no mystery about the workings of Canada's Chartered Banks. They operate under specific rules and regulations which permit them to accept and safeguard other people's money — your deposits; and to lend funds to meet the legitimate needs of communities, individuals, merchants, firms and others.

In our next week's broadcast we expect to deal with the tremendous burden of taxation at present borne by Canada's Chartered Banks. Watch your newspapers for the announcement of the date when you can obtain a printed copy of this broadcast by dropping into your nearest bank, or you may secure a copy by mail by writing your nearest bank, or you may read it in the advertising columns of your daily or weekly newspapers.

SA-2

[Watch for Announcement Giving Dates and Times of Third Broadcast. This and Future Addresses Will Be Reproduced in This Newspaper.]

Vanishing Handshake

In the handshake to become extinct? According to news reports doctors are following the trend. As in a case of the cold and pneumonia epidemics of colds, and certain European nations are banning it in favor of salutes.

Substitutes for the handshake are already in use by a large portion of the world. In Mexico, for instance, the hand of black Tierra del Fuego, welcome the rare strangers who come there with a bear-hug and a back-patting, meanwhile jumping up and down. An African West Coast negro, on greeting his friends may fling himself to his knees and kiss the ground three times. Frenchmen kiss each other on

both cheeks. Israelites of old bowed themselves to the ground seven times. Andaman Islanders blow in one another's hands with a cooing sound. Indians of the Gulf of Mexico blow in their hands. And so on.

French colonists in Dahomey twist their finger knuckles until they emit a low trill. Eskimos rub noses. They are bewildered when they see a hand clasp, assuming it to signify the same greeting as the handshake. Their friends help you hold it.

Handshaking in many forms, is an old and honorable custom. To shake hands in antiquity was equivalent signing a peace treaty, with the advantage that it left no scars of pacification.

Early Greeks respected the right hand of fellowship, now preserved in many religious and fraternal organizations. A handshake is introduced in

the marriage ceremony among the Hindus and sometimes among Christians. Always, however, it precedes a prize fight. A Chinese, to show pleasure, is to encounter you, shakes your hand. In the Banks Islands of the Pacific, he holds the middle finger of his right hand with his left and pulls it away with a crack.

The strange white Alina people of Japan make you welcome by rubbing their own palms together and stroking their beards. A Mongolian, according to ancient custom, makes hands with you and then, after touching his breast, to signify that you are cherished in his heart, and thought and are entitled to a bit of osculation.

Yet, among all these salutations, is the handshake any more unhygienic than, say, the rubbing of noses.—Ex.

WINTERING BEES

(Leithbridge Experimental Station)

Fall preparations for overwintering colonies of bees are now being made at the apriary of the Leithbridge Station. Surplus supers of honey are being removed so that all colonies will be free from the possibility of the bees to give the best chance to the bees to winter.

After the surplus honey is removed the colonies will be examined to see if the queen is still alive. If the queen is present and that the colony has a good queen, these conditions are necessary for the winter survival of the colony. Old bees will not live through the winter and a colony headed by a poor queen has little chance of surviving.

Past experience has shown that weak colonies have little chance of overwintering so they are added to colonies of medium strength. The wintering of several weak colonies where a strong queen has been introduced has been successful.

At the fall examination most of the combs containing pollen found in the brood are removed, and replaced with combs filled with newly gathered pollen. This is done to induce the bees to the weight of a strong colony, with floor board, but with cover removed, up to 75 lbs. This usually requires from 10 to 25 lbs. of syrup of 2 parts of granulated sugar and water.

The pollen combs which are removed are stored and given back to the colonies in the spring to stimulate spring production.

Ten-pound honey pails are used as feeders. Fifty holes, the size of a pin are punched in the lid, the pail is filled with syrup and inverted on top of the frames of brood made an empty super.

The syrup is always fed warm, and given in the evening or other times when the bees are not flying to distract robbing.

A strong colony will store a 10-lb. pail of syrup in about 2 hours.

The feeders and empty supers are removed as soon as feeding is completed and the bees are packed for winter.

Silvers and honeydew flies which all the arts he can invent would never help him through.—Stillingfleet.

Character is not transferable from father to son, but the elements out of which character grows are so.—A. Phelps.

LOUIE CONN. Phone 7**GROCERY SPECIALS**

Chase and Sandborn or Red Rose Coffee on Special	\$1.00
Vinegar, Pure Malt or Spirit, Special per gallon	75¢
Tomato Juice, 2 tins for	25¢
Icing Sugar, Special per lb.	10¢
Bacon, per lb.	25¢
Wheat Berries, 5 lb., bags, a few left at	25¢
Heed Oats, Premium, Special at	25¢
Sa'mon, Fancy Pinks, 2 tins for	25¢
Pineapple or Plums, 2 tins for	25¢
Soap, Any Assortment, 4 for \$1.00 or 17 for	\$1.00
Laundry Soaps, White or Yellow Naphtha, 25 bars for	\$1.00

Don't Forget We Carry a Full Line of Stone Cracks, per gal. Only 25¢ A 50 lb. barrel Hard Wood Vinegar Barrels at Only \$2.00 Each, and Only a Few Left at This Price. So Get Your Needs at Once.

SEE US FOR YOUR FRUITS AND VEGETABLES

Tomatoes, per basket ...	25¢
Prunes	\$1.15
Fishes, Pears, Apples, Cranberries	at Very Low Prices

FRESH AND CURED MEATS ALWAYS ON HAND

Choice Roasts	10¢ to 12¢
Steaks, Choice Meat, 2 lbs. for	25¢
Rib or Stewing Meat, per lb.	7¢

Men's Wear

The Home of the Famous John B. Stevens, at American Prices.	
Underwear, per half	50¢
Laces, Black or Tan, 12 Pairs for	25¢
Carhartt, Pant Liner, Regular \$2.15, Special at	\$1.99
Men's Dress Socks 25¢ pair or 2 Pairs for	\$1.00
Men's Dress Shoe, Regular \$3.35 on Special at	\$2.25
Work Shirts, Reguar \$1.25 on Special	

Don't Forget We Carry a Good Line of Boys', Girls' and Kiddie's Shoes for School Opening.

Before You Send Your Money Out of Town, Come in and See Us. We Will Fill Your Order

Twenty Years Ago

Twenty years ago two farmers' grain companies serving Alberta Farmers were amalgamated to form United Grain Growers Limited.

The twenty years that have passed have increased the confidence of farmers in this farmer-owned institution. Satisfactory experience in the handling of their grain is the basis of that confidence.

DELIVER YOUR GRAIN TO

UNITED GRAIN GROWERS LTD.

Elevators at Arrowwood, Milne, Queenstown, Mosleight, Shundice and Glengarry.

SUBSCRIBE TO-DAY--For all the Local News

CALGARY DRY GINGER ALE
"The Finest--Bar None!"



MIXED -- IT PUTS THAT EXTRA DEGREE OF PERFECTION IN YOUR FAVORITE BRAND.

Insist on the Genuine
'BUFFALO BRAND'

A PRODUCT OF
THE CALGARY BREWING & MALTING CO. LTD.

DISTRIBUTOR

W. S. Playfair

Bassano, Alta.

Arrowwood Notes

A double-header ball game will be played on the Arrowwood Ball Diamond on Sunday, Sept. 18th. Watch for posters.

Mr. Malcolm Taylor, of Moosejaw, and Miss Hazel Taylor, of Champion, were visitors in Arrowwood on Sunday.

Miss Millicent Taylor, of the telephone staff, returned from her holidays on Sunday.

Miss Bessie, B.A., of the Public School is the new teacher for the Public School. She comes well recommended and will be the music instructor for all the grades.

Mr. and Mrs. E. D. Archambault were visiting in Ensign on Sunday.

Mr. and Mrs. Darwin House and family have moved into town in order that their children may attend school here.

Miss Edna Harp is leaving shortly for B.C., where she will visit at the home of Mr. and Mrs. R. L. Culb.

Miss Gretta Riddell and Miss Florence Taylor, of Calgary, are visiting at the home of Mr. and Mrs. L. Culb.

Miss Verna Ingram, R.N., is visiting at the home of her father, Mr. A. L. Ingram.

Mr. Anderson, of Calgary, was a week-end visitor at the home of Mr. A. L. Ingramham.

Miss Margaret Richards, left for Canada last week, where she will enter the Holy Cross Hospital for training.

Mr. and Mrs. A. S. Currie, of Bassano, were visiting in Arrowood over the weekend.

Mrs. M. Earl, who has been in the High River Hospital for the last two weeks, returned to her home on Friday last.

Hussar Notes

Mr. Glen Phillips of Chancellor, spent Saturday eve putting in electric lights in the basement of the Hussar Masonic Hall.

Mr. and Mrs. E. Shepler and family, of Millarville, were guests of Mr. and Mrs. Raymond Gill.

We are delighted to be able to report that Miss Ruth Brown, who competed in three races in the track meet at Taber on Monday, won first place in each event.

Mrs. A. Law, and wee baby daughter, who returned from Calgary recently, are visiting at the home of Mrs. Law's mother, Mrs. LeGrandeur.

Mr. W. G. Nelson and daughter, Dorothy, motored to Standard on Wed-

nesday morning to see about starting a music class.

Mr. W. E. Frame, R.A., Inspector of Schools, visited in Hussar on Friday afternoon.

Miss Lila Clifford, who spent the weekend visiting in Hussar, motored to Arrowood on Wednesday with Ivan Montgomery.

The Wintering Hill School opened with Mr. Carnichael as teacher. The Latin teacher, the Altas School, with Miss Ada Fischa teacher; the Two Bar School with Miss Lois Nelson teacher; the Shallow Water with Miss Richard teacher; the Rockview with Miss Andressen and the Fairlawn with Miss George as teacher. All are away to a good start.

Church Services were held at the school house on Sunday with Rev. J. M. Pawlett, of Ogden, in charge. Miss Pawlett and her young daughter, accompanied him. Rev. Mr. Pawlett will be here the second Sunday of each month, to preach at 12:30 noon.

International relations are guided not by the form of government, but by the manner in which governments observe their undertakings.—Anthony Eden.

It begins to look as if Japan is making the same mistake in China that Germany made twenty-three years ago when the Kaiser went gunning for customers. (Exchange.)

International relations are guided not by the form of government, but by the manner in which governments observe their undertakings.—Anthony Eden.

It begins to look as if Japan is

Crowfoot Notes

It is indeed quite regrettable that we about to lose another of our respected and valuable friends and neighbors, Mr. and Mrs. P. Holton and family, who are leaving soon to live in Wainwright. We all wish them the best of success in their new home.

It is reported others are contemplating moving from the district, and we surely hate to see such valuable and esteemed citizens being obliged to move away. There are several other the same Colony, moving shortly to the North Country, and we wish them well.

Mrs. Heffelbower spent Friday and Saturday in Calgary.

Her Sunday guests Mr. and Mrs. M. Tostowarsky, Mr. and Mrs. James Macaulin of Queenstown and Mr. C. Rothebourne, Sid and Minnie Mable Johnson.

Mr. Bert Rose spent two days helping thresh on the Roy Smith Farm.

Mr. and Mr. A. Guyatt and family spent Sunday with Mr. and Mrs. F. L. Walker of Coopersburg.

Mr. Edney Bray, Mr. P. Holton and T. Muller were Calgary visitors last week.

(Too late for last week)

Mr. Herbert Schaeffer of Medicine Hat is the new teacher for Makapeew School this year.

Miss Opal Taylor and Vera Holton were Sunday visitors at the Muller home.

Mr. and Mrs. Frank Walker, and Miss Marie Murdoch were guests of Mrs. Heffelbower Sunday.

Mr. Ernest Brooks and Alice, and Mr. and Mrs. Wargood and son Bill were Calgary visitors over the weekend.

Mr. and Mrs. Edney Bray were busines visitors in town Tuesday.

Mr. Charles Heffelbower and family together with Mr. and Mrs. Wm. Martin and family, who are guests at the Heffelbower home were Labor Day guests at the Campbell home.

Miss Edith Smith spent Labor Day in the district visiting friends.

Mrs. M. E. Sheldrake, and Mr. and Mrs. Swain of Dundas, were visitors at the Heffelbower farm Tuesday.

Mr. Verne Campbell returned from Cluny where he has been harvesting. Crowfoot did not receive the splendid rains as reported from Calgary to the Glendale district. We hope are long, but we too will receive our share of moisture for the fall.

Lathom Notes

Mrs. Rhubarb of Brooks was a caller at the home of Mrs. Kokolevsky Monday.

Mr. and Mrs. Eli Sanford and Begbie, of Canalis, and Mr. and Mrs. E. Goodall, of Calgary, were visitors at the home of Mr. and Mrs. George Smith Sunday.

Mr. and Mrs. C. Cowan were visitors at the home of Mr. and Mrs. C. Cowan in Makapeew Sunday.

Leo Kokolevsky of Brooks spent Monday at his home here.

Mrs. M. Wurster and Catherine, Mrs. L. Halverson and son and Rosalie Salmon were visitors at the Smith home Sunday evening.

Mr. and Mrs. R. Z. Lore were callers at the home of Mr. and Mrs. Mervin Greives of Majoville Sunday evening.

Mr. and Mrs. Bruce Hall of Calgary were visitors at the Lore's home Sunday afternoon.

Mary S. Lore and Jessie Woyenkay were home for the weekend.

The Ladies' Club is putting on another card party and social evening Friday night. Come and spend a pleasant evening.

threshing is in full swing in the district. Grain is not turning out as good as expected, but this seems the same all over.

The heart of a wise man should resemble a mirror, which reflects every object, without being suffused by any

Goldsmith.

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Men's Shirts

New Fall Styles and Patterns. Here is a shirt with wear, comfort and style. Try one and be convinced. **PRICE \$2.00**

HOUSE OF HOBBERLIN

Made to measure suits. New Fall Patterns now in. Try a Quality Suit that fits.

PRICE \$25.50 up**BLANKETS**

Finest Quality Flannelette, the largest size, White or Grey with Pink or Blue borders.

ON SALE \$27.70 pair**KAYSER SILK HOSE**

In greater demand than ever by Canada's best dressed women. Stock and Mir-O-Kee Crepe.

PRICE \$1.00**GROCERIES**

FRUIT SPECIAL
I can sliced peaches
I can greengeen plums
I can pineapple
I can apricots

ALL FOR 65¢

Cranberry Jelly, 12 oz. jar 25¢

Soup, Campbell's Chicken and Rice, 2 lbs. 25¢

Salmon, pink 2 lb., fancy 10¢

Jelly Powder, aside, 5 for 25¢

Fry Spry, 8 oz. tin, Sure Melt, er. Price 25¢

FRESH FRUIT

Apples, Oranges, Bananas, Pears, Crispberries, Ripe Tomatoes, Caneapple, Grapefruit, Table Grapes.

JAMES JOHNSTON**"THE STORE OF QUALITY"****Duchess Notes**

The Duchess School Fair has been postponed indefinitely.

Mr. & Mrs. F. Hallay is visiting in Isla-
den and Debarrow with their sister,
Mrs. Lloyd.

Gordon Brown returned to his home in Gern, after a three week's holiday spent in Duches.

Mr. and Mrs. Sethan, Miss Clara Mion, Miss Panay Chudleigh and Bill Lyman were here Saturday.

Miss Maxine Grosfield visited Miss Eunice Marquis Sunday afternoon.

The Louis-Parr fight pictures will

For Fall Planting**The Following:**

RUBRAE ROOTS,
RASPBERRY CANES,
ASPARAGUS ROOTS (1 and 2 years old)

Perennial Flowers

PHLOXES,
TRILLIUMS,
BLEEDING HEARTS,
IRIS BULBS

Also

Fresh Vegetables
Cabbage, Carrots, Turnips,
Beets, Onions and Potatoes.

H. D. Bacon

'THE LOCAL NURSERY MAN'
Bassano, Alta.

Classified Ads

Classified ads are charged at the rate of 10 words for 25¢, 2¢ for each additional word for each issue. Minimum 25¢.

One 1935 Model B, 4-cylinder Light Delivery Ford, \$375 Cash. Good condition. E. WADE, Gem.

FOR SALE—Breeding Ewes, 260 head, ages from 3 to 5 years. Hampshire and Suffolk, sold in any quantity. Price \$3.50 per head, providing you take the lot. Apply R. S. Edwards, Gem, Alta.

FOR SALE—Cooking Range with water front. In good condition. See G. S. Warren, Bassano. 34-1p

**MOTOR CYCLE TAKES FIRE;
HUSAR BOY INJURED**

Husar, September 10.—On Thursday afternoon, Glen Tracy, son of Mr. and Mrs. W. A. Tracy, narrowly escaped a very serious accident, as it is his right leg is badly burned. He managed to get away from the flames from Husar, the motorcycle he was riding, burst into flames. With the true Scout training in mind, he leaped from the cycle and rolled to the fire until he had extinguished the flames that burned his trouser leg and the leather seat of the burning cycle into the weeds at the side of the road and tried to put out the flames. Falling in this, he gathered dirt in his hand and finally succeeded. Then he walked home alone before he could get treatment for his burns. He has been suffering acutely, with one leg blistered from knee to ankle, but he is getting better.

LADIES' DRESSES

Printed silk and Stock shiny black and colored satins, Unusual sleeves and the new "Gone with the Wind" skirts.

PRICE \$1.50**RED THROWS**

Lovely colored, beautifully soft and cozy.

PRICE \$2.25**MENS SOCKS**

Never before such a range of fancy socks fashioned by B.V.H. They're lovely and they wear.

PRICE 50¢ to 90¢**McKEE'S STORES****"ALWAYS AT YOUR SERVICE."****PHONE 9 FOR PROMPT DELIVERY****Men's and Boys Wear Department****New Fall Goods
Arriving Daily!****Only High Grade Merchandise Stocked
and Sold at Keenest Possible Prices****Men's Hartt Shoes**

The famed Crusader and Invader quality black Kid and Calf oxfords, featuring the very latest styles for men. Shoe of Distinction.

Price 6.50 and 7.50**Seal of Quality Oxfords**

A low priced shoe of high grade quality for men. Built on a smart dress last. Solid leather throughout. An excellent line at this low price.

Special 3.75**Men's Dress Shirts**

The ever popular "Forsyth" high grade dress shirts for men. Attached or detached collars. Styles featuring all the newest patterns. Smart stripes, pin checks and over-checks. Every shirt guaranteed for wear. Each

Priced 1.95**Men's Fall Combination**

Harvey-Woods well known brand of buttoned and buttonless underwear. Comes in various weights and qualities. Every garment bears the Harvey-Woods brand of quality. Per suit

Priced 1.50, 1.95, 2.50**Men's Tweed Caps**

In the latest styles, fashioned from the popular Donegal Tweeds. Come in Grey and Fawn mixtures. Mens caps of Distinction.

Priced 1.25 each**Men's Hand Made Ties**

A range of beautiful wide end ties, in plain and fancy silks. Every tie strictly hand tailored. Each

Special Price 85¢**Ladies' Wear and Dry Goods Dept.****New Goods Just Opened Up**

A new delivery of the smart "Gone with the Wind" dresses for ladies. The new swing skirt is a popular creation. Fashioned from pretty floral and plaid broadcloths bearing the well-known brand "Printella".

Priced at 1.95 each**Harvey-Woods' Silk Panties**

New Season's goods, two new styles, in fine weave Rayon. Guaranteed for wear and fast to wash. Color flesh pink.

Special Price 50¢ pair**Orient Silk Hose**

Canada's most beautiful silk stockings. Sheer silk crepe and service weight. All the new fall colors are here.

Priced 1.00 pair**Ladies' Girdles**

The popular two-way stretch girdles. To correct foundation garments. Now sold at the new low price.

75¢, 1.00, 1.50 each**Ladies' Silk and Wool Hose**

Monarch Knit super quality stockings. Perfect for wear and appearance. Come in shades of brown, beige and gun metal.

Priced 49¢ pair**Ladies' Brogue Oxfords**

A smart new Oxford of Black cloth. Brogue style with bellows tongue. An excellent dressy, walking shoe.

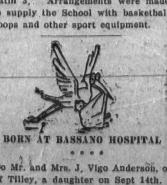
Priced 3.45 pair**Grocery Department****GROCERIES**

Whole Wheat Brittles, per bag	30c
The Famous Breakfast Cereal	25c
Dad's Oatmeal, Coconut Cookies, pkg.	20c
Citrofide of Lime, 2 pkgs.	25c
Tea, Malkins Best, 1/2 lb. pkg.	27c
Pineapple: The well known Black Label Brand, No. 2 tin, crushed, cubes or sliced	2 tins
2 tins	35c
Fresh Shelled Peanuts, pound	20c
Malting Extract, 5 pound glass jar	\$1.35
(Nice jar for kitchen use)	
Peerless Malt Extract, Hop flavor	2½ lb. tin
	\$1.25
Bottled Crops, for all beverages, dozen	3c
PEAK FREAN'S BISCUITS	
Assorted Shortcake, Osborne, Assorted Waffles, Rich Tea, Oval Digestive and Arrowroot Wafer.	per pkg.

GROCERY SPECIALS	
Johnson's Furniture Polish, per bottle	18c
Old Dutch Cleanser, per tin	11c
Min-it Marmalade, per package	25c
Toilet Soap, Baby's Own, per cake	9c
Jello Ice Cream Powder, Assid. Flavors	9c
Filt. Kills Flies, 16 oz. net	39c
Cowans Cocoa, 1 pound tin	27c

PRESERVING FRUIT

Prunes on in full swing. Peaches at their peak this week. Bartlett Pears practically through. Tomatoes likely to advance. Flemish Pears at their best. McIntosh Apples now in stock.

**USE FLY KIL TO KILL**

Flies, Moths, Aësquitoes and Other Insects by the Thousand.

In Three Sizes:

8 oz. 30c

16 oz. 50c

32 oz. 90c

STILES, "The Druggist"
"THE REXALL STORE"